Where can I find out more information?

If you have Internet access, you can find out more about PNC Bank's Year 2000 efforts on our website at ***www.pncbank.com.***, (look for "Y2K status at PNC Bank") or call or stop by any branch location. Other companies you frequently do business with should also have information available about what they're doing to prepare for the Year 2000 and how your service may be affected.

Thank you for choosing PNC Bank!

Year 2000 Readiness Disclosure



FORM 120066-0799

Member FDIC

Celebrate the New Millennium with PNC Bank

y2k



Meeting the Year 2000 Challenge

At PNC Bank, we are confident in our Year 2000 preparations and intend to make the century date change a non-event for our customers.

To celebrate the New Year, each PNC Bank branch normally open on Saturday will be open on Saturday, January 1, 2000. Our supermarket branches are also scheduled to be open during the New Year's weekend. Other banking options include www.pncbank.com, 24-hour telephone banking service, and our 2,700 conveniently located ATMs.

To help you be more informed, here are some important facts:

- Our computer systems which now support all deposit accounts (including checking, savings, money market and certificates of deposit), brokerage accounts, loans, mortgages and our ATM network, have been tested and returned to use as Y2K ready.

- We are dependent upon the proper functioning of others' systems. While PNC Bank cannot assure the readiness of others, we have been working with key external service providers to assess their preparedness.

- We have developed contingency plans designed to support customer service. We will continue to review our systems and contingency plans during the remainder of 1999.

- Authorities rank our industry No. 1 in Year 2000 readiness. In addition, the U.S. Senate Special Committee on the Year 2000 Technology Problem has reported that "the financial services sector ranks ahead of virtually all other industries in its remediation and testing efforts."

- The Year 2000 date change will not affect the FDIC coverage on your insured deposit accounts.

Year 2000 Readiness Disclosure